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August 20, 2021

Honorable Vincent Papalia, U.S.B.J.
U.S. Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102

Re: Estate of Francis Avella
18-30162
Chapter 13
Proceeding: Specialized Loan Servicing's Default
Certification
Hearing Date: To Be Determined

Dear Judge Papalia:

Please accept this late response and letter in lieu of a more formal response to the above matter.

Since debtor has passed away, this letter is being filed in opposition to the above matter, in lieu of a certification of the debtor.

The debtor's estate has advised me that the arrears as asserted will be cured in full next week.

Assuming that the arrears are cured, the default certification should be withdrawn.

Respectfully Submitted,

/s/ HERBERT B. RAYMOND, ESQ.

Herbert B. Raymond, Esq.